

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN J. SKARO
KAREN A. SKARO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:13-25225 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/17/2013 and confirmed on 3/12/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		85,635.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		85,635.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	17,553.70	
Trustee Fee	3,381.31	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		20,935.01

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK	0.00	0.00	0.00	0.00
	Acct: 0675				
	PNC BANK NA	15,536.89	15,536.89	0.00	15,536.89
	Acct: 3415				
	PNC BANK NA	8,864.25	8,864.25	0.00	8,864.25
	Acct: 9299				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 3415				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 9299				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 9299				
	BRIAN W JONES	13,889.06	13,889.06	0.00	13,889.06
	Acct: 1698				
	BANK OF THE WEST	5,287.21	5,287.21	922.78	6,209.99
	Acct: X6214				
	FIDELITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	KIA MOTOR FINANCE	15,101.97	15,101.97	2,076.10	17,178.07
	Acct: 3743				
					61,678.26

Priority					
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN J. SKARO	0.00	0.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	3,200.00	3,200.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	9,308.00	9,308.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0-17				
	THOMPSON LAW GROUP PC	1,000.00	1,000.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	1,000.00	1,000.00	0.00	0.00

13-25225 TPA

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct:				
	THOMPSON LAW GROUP PC	3,045.70	3,045.70	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-19				
	CLERK, U S BANKRUPTCY COURT	281.00	281.00	0.00	281.00
	Acct: XXXXXXXX-TPA				
					281.00

Unsecured

AMERICAN EXPRESS BANK FSB	0.00	0.00	0.00	0.00
Acct: 1001				
DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
Acct: XXXXX6046				
PNC BANK NA	0.00	0.00	0.00	0.00
Acct:				
PRIDE ACQUISITIONS LLC	0.00	0.00	0.00	0.00
Acct: 1698				
US SMALL BUSINESS ADMINISTRATION (0.00	0.00	0.00	0.00
Acct:				
TBF FINANCIAL LLC	11,538.91	2,740.73	0.00	2,740.73
Acct: 2837				
JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
Acct:				
				2,740.73

TOTAL PAID TO CREDITORS

64,699.99

TOTAL

CLAIMED 281.00

PRIORITY 58,679.38

SECURED 11,538.91

Date: 07/29/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN J. SKARO
KAREN A. SKARO
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:13-25225 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John J. Skaro
Karen A. Skaro
DebtorsCase No. 13-25225-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jmar
Form ID: pdf900Page 1 of 2
Total Noticed: 35

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db/jdb
cr
r
13766964
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13789304
13772460
13772461
13772462
13766979
13778376
13766978
13772463
13766981
13766980
13766982

+John J. Skaro, Karen A. Skaro, 5052 West Kristina Loop, Lecanto, FL 34461-8588
+Brian W. Jones, PMB 185, 4960 Wm Flynn Highway, Ste 6, Allison Park, PA 15101-2354
+Francis J. Santorello, Santorello Real Estate, 7883 Saltsburg Road, Pittsburgh, PA 15239-7703
+ARP Associates, LLC, 3175 Beechwood Drive, Allison Park, PA 15101-1159
+American Express, PO Box 981537, El Paso, TX 79998-1537
American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)
+Brian W. Jones, Executive Judgment Acquisition, 4960 William Flynn Highway, Suite 6, #185, Allison Park, PA 15101-2354
CIT Technology Financing Service, Inc., PO Box 550559, Jacksonville, FL 32255
+Chase Bank, 800 Brooksedge Blvd., Westerville, OH 43081-2822
+DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
+Eric D. Rosenberg, Esquire, Metz Lewis Bordman Must O'Kee, 535 Smithfield St., Suite 800, Pittsburgh, PA 15222-2305
+Fidelity Bank, PO Box 11136, Pittsburgh, PA 15237-0436
+Ford Motor Credit, PO Box 790119, Saint Louis, MO 63179-0119
+Ires II, 133 Jefferson Road, Pittsburgh, PA 15235-3718
+JPMorgan Chase Bank, Bankruptcy Dept., 3415 Vision Drive, Columbus, OH 43219-6009
+KIA Motor Finance, PO Box 20815, Fountain Valley, CA 92728-0815
+Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
+McGrath & Associates, Three Gateway Center, 401 Liberty Avenue, Suite 1375, Pittsburgh, PA 15222-1004
+Melissa Pirillo, Esquire, Baker Sanders LLC, 100 Garden City Plaza, Suite 500, Garden City, NY 11530-3207
+Michael M. Simon, 4344 Overhill Street, Bethel Park, PA 15102-1922
++PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129
(address filed with court: PNC Bank, 500 First Avenue, Pittsburgh, PA 15219)
+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
+Pride Acquisitions, c/o Baker Sanders LLC, 100 Garden City Plaza, Ste. 500, Garden City, NY 11530-3207
++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007
(address filed with court: Remit Corporation, 36 West Main Street, P.O. Box 7, Bloomsburg, PA 17815)
+Raymond M. Suarez, Esquire, Law Office of Yvonne Brown Wright PA, 11555 Heron Bay Blvd., Ste. 200, Pompano Beach, FL 33076-3362
+TCM Financial Services, PO Box 911138, Los Angeles, CA 90091-1138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13766966 +E-mail/Text: bknotices@bankofthewest.com Jul 31 2019 03:22:30 Bank of the West, 2527 Camino Ramon, San Ramon, CA 94583-4213
13766968 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2019 03:24:27 Capital One, PO Box 71083, Charlotte, NC 28272-1083
13766972 +E-mail/Text: Bankruptcynotices2@kasslaw.com Jul 31 2019 03:20:48 Edward B. Pritchard, Esquire, Kass Shuler, P.A., PO Box 800, 1505 N. Florida Avenue, Tampa, FL 33602-2654
13772457 E-mail/Text: cio.bncmail@irs.gov Jul 31 2019 03:20:54 Department of the Treasury, Financial Management Service, PO Box 1686, Birmingham, AL 35201
13766977 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 31 2019 03:22:04 Midland Funding, 8875 Aero Dr. Ste. 200, San Diego, CA 92123-2255
13772456 +E-mail/Text: bankruptcynotices@sba.gov Jul 31 2019 03:20:47 Small Business Administration, 409 3rd Street SW, Washington, DC 20416-0005
13806292 +E-mail/Text: carine@tbfgroup.com Jul 31 2019 03:21:03 TBF Financial, LLC, 740 Waukegan Rd., Suite 404, Deerfield, IL 60015-5505

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAYVIEW LOAN SERVICING, LLC
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr PNC Bank, National Association, Successor by Merge

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jul 30, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor PNC Bank, National Association, Successor by Merger to
National City Bank bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
Brian C. Thompson on behalf of Plaintiff John J. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Debtor John J. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Joint Debtor Karen A. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Plaintiff Karen A. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Christopher L. Borsani on behalf of Creditor PNC Bank, National Association, Successor by
Merger to National City Bank cborsani@tuckerlaw.com, clborsani82@gmail.com
Donna M. Donaher on behalf of Creditor PNC Bank, National Association, Successor by Merger to
National City Bank donaherd@fnb-corp.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stanley A. Kirshenbaum on behalf of Defendant Brian W. Jones SAK@SAKLAW.COM

TOTAL: 14